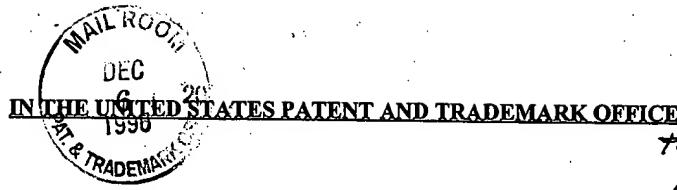


# EXHIBIT O

Amendment of December 4, 1996 (6 pages)



Serial No.: 08/372,620 )  
Group Art Unit: 2411 )  
Filing Date: January 13, 1995 )  
Examiner: R. Weinhardt )  
Inventor: Kight )  
Title: SYSTEM AND METHOD FOR )  
ELECTRONICALLY PROVIDING )  
CUSTOMER SERVICES INCLUDING )  
PAYMENT OF BILLS, FINANCIAL )  
ANALYSIS AND LOANS )

PATENT

Box AMENDMENT  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

**RESPONSE TO EXAMINER'S ACTION**

The following amendment and remarks are in response to the Examiner's Action mailed on September 4, 1996.

Entry of this amendment, reexamination and reconsideration are requested.

**I. Please amend the specification as follows:**

On page 1, line 5, delete "co-pending".

On page 1, line 6, after "1991", insert --, now issued as United States Patent No. 5,383,113  
on January 17, 1995 --.

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On page 1, line 14, delete "of this" and insert therefore -- , --.

On page 1, lines 14-15, delete "07/736.071 which is to issue as" and insert therefore --

07/736,071, now issued as --.

On page 1, line 14, after "Patent", <sup>NE 15</sup> ~~delete~~ <sup>insert</sup> -- . --.

II. Please cancel claims 12 and 15-18 without prejudice.

III. Please amend the claims as follows:

2. (Amended) The system of claim 1 in which, if the amount of the bill to be paid is less than the fixed currency value, payment of the bill is made by an electronic funds transfer [directed by the service provider] drawn from the consumer's account to the billing entity.

3. (Amended) The system of claim 1 in which, if the amount of the bill to be paid is in excess of one of the upper limit or the credit limit, payment of the bill is made by a draft drawn on the consumer's account in favor of the billing entity[, said draft prepared and directed to the billing entity by the service provider].

4. (Amended) The system of claim 1 in which, if the amount of the bill to be paid is less than one of the upper limit or the credit limit, payment of the bill is made by a draft payable on behalf of the consumer written on the account of the service provider, and upon presentation of the

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draft, [the service provider transfers] funds corresponding to the amount of the draft are transferred from the consumer's account to the account of the service provider on which the draft is drawn.

5. (Amended) The system of claim 4 in which [the service provider makes] a single payment is made to a billing entity representing in the aggregate the sum of a number of individual bills rendered to multiple consumers.

6. (Amended) The system of claim 5 wherein [the service provider provides] a list is provided to the billing entity of each individual bill amount and each consumer on whose behalf the payment is made.

7. (Amended) A method by which a consumer directs, through a remote telecommunications device operable by a consumer that is in communication with a central processing unit operated by a service provider, the payment of bills rendered to the consumer by billing entities, the payment being effected by the service provider, comprising the following steps:

providing information to the service provider pertaining to consumers' accounts from which payments to the billing entities may be made on the consumer's behalf and maintaining the information provided in a financial institutions database;

providing a billing entities database having specific information pertaining to the billing entities to which payments on the consumers' behalf will be made;

instructing the service provider through said telecommunications device with regard to payments to be made on the consumer's behalf from the consumer's account;

selecting by the service provider, from at least one of the group of multiple differing types of funds transfers available to the service provider, a preferred form of payment drawn on the consumer's account with respect to payments to be effected; and

effecting payment of the bills to said billing entities on behalf of the consumer by the service provider's instruction of a preferred form of payment from the consumer's account corresponding to amount of the consumer's instructions regarding the billing entity to be paid[; and

making said payment to the billing entity].

**REMARKS**

Claims 1-11, 13, 14, and 19-26 are now in the application.

To better define the invention, claims 2-5, 7 and 25 have been amended and claims 12 and 15-18 have been cancelled without prejudice. Applicants believe this Response responds to each of the Examiner's specific concerns stated in the Examiner's Action. Re-examination and reconsideration are requested.

As to each of the Examiner's comments or inquiries, an appropriate response is set forth, in order, below:

A. **With reference to the objection of the informality that Applicant should update the status of the application cited on page 1 of the specification.**

The Examiner objected to the disclosure based on the informality that the status of the application cited on page 1 of the specification has now issued as United States Patent No. 5,383,113. Applicants have amended the specification accordingly.

B. **With reference to the objection of the specification and the rejection of claims 15-17 under 35 U.S.C. § 112, first paragraph.**

The Examiner's objection to the specification and the rejection of claims 15-17 under 35 U.S.C. § 112, first paragraph, because the specification as originally filed fails to provide support for the invention as is now claimed, is hereby traversed. However, claims 15-17 have been cancelled without prejudice.

C. **With reference to the rejection of claims 2-5, 7, 12, 15-18 and 25-26 under 35 U.S.C. § 112, second paragraph.**

Claims 2-5, 7 and 25 have been amended to overcome this rejection by the Examiner and Applicants now believe these amended claims 2-5, 7 and 25 particularly point out and distinctly claim the subject matter which the Applicants regard as the invention. Claim 26 was rejected because by its dependence it includes the language of rejected claim 25. Claim 25 has been amended so Applicants submit that the rejection of claim 26 has been overcome. Claims 12 and 15-18 have been cancelled without prejudice.

**D. With reference to the Examiner's double patenting rejection.**

Applicants have included a Terminal Disclaimer in compliance with 37 C.F.R. § 1.321(b) to overcome the non-statutory and judicially created doctrine of obviousness-type double patenting rejection.

It is respectfully submitted that (1) upon entry of this Response amending claims 2-5, 7 and 25 and (2) upon consideration of the foregoing remarks, claims 1-11, 13, 14 and 19-26 are now in condition for allowance. Applicants respectfully request that the claims be allowed and this case passed to issue.

Respectfully submitted,

Date: December 4, 1996

By:



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COLUMBUS/294966.01

U.S. Patent      Feb. 16, 1999      Sheet 1 of 7      5,873,072

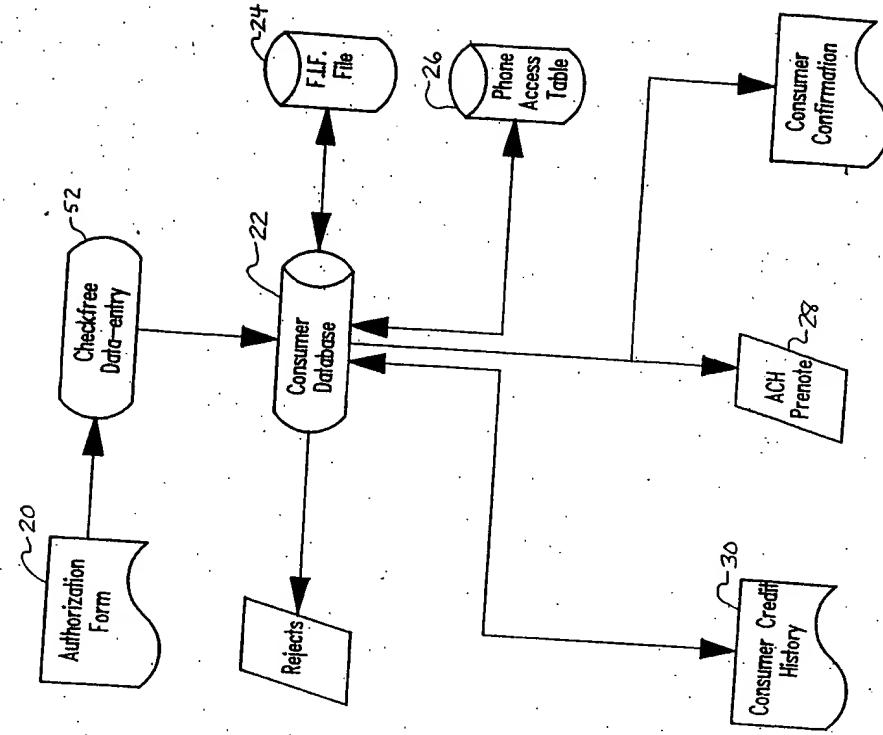


Fig. 1

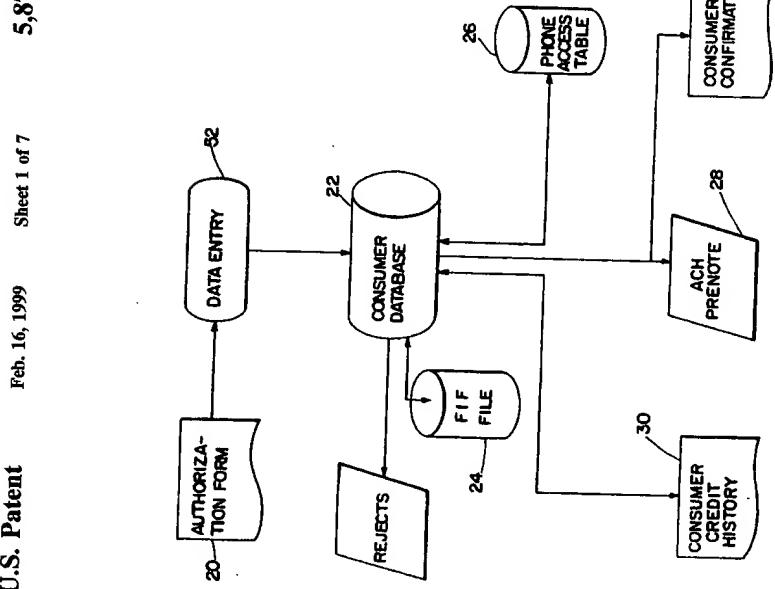


Figure 1

AS ORIGINALLY FILED

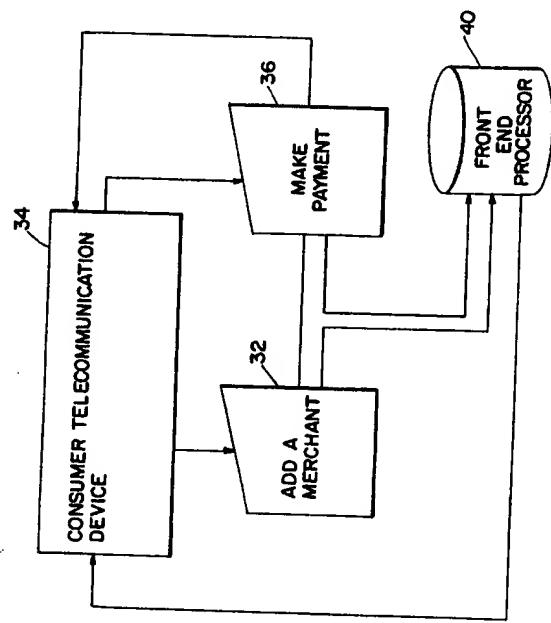
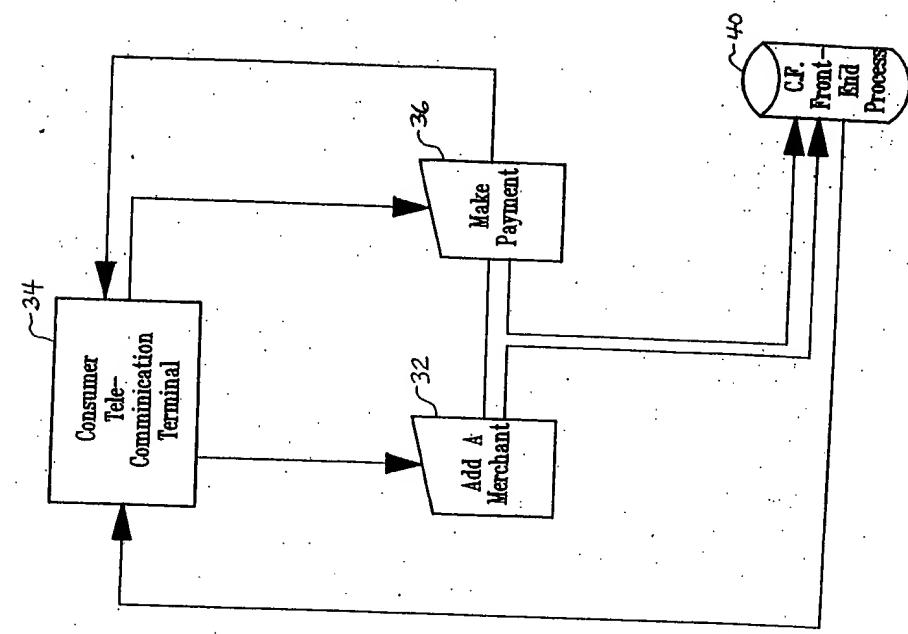


Fig. 2

Figure 2

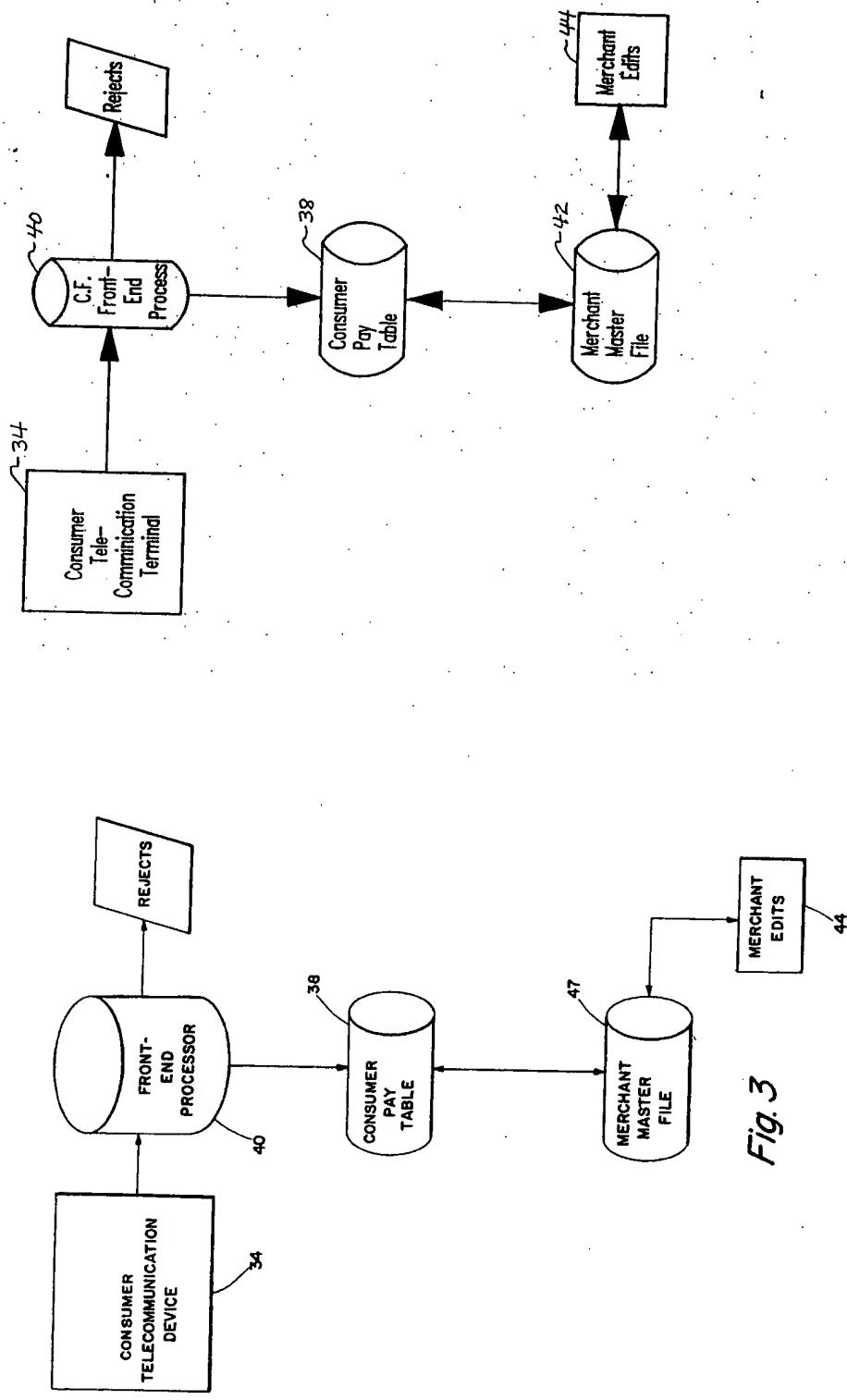


Fig. 3

Figure 3

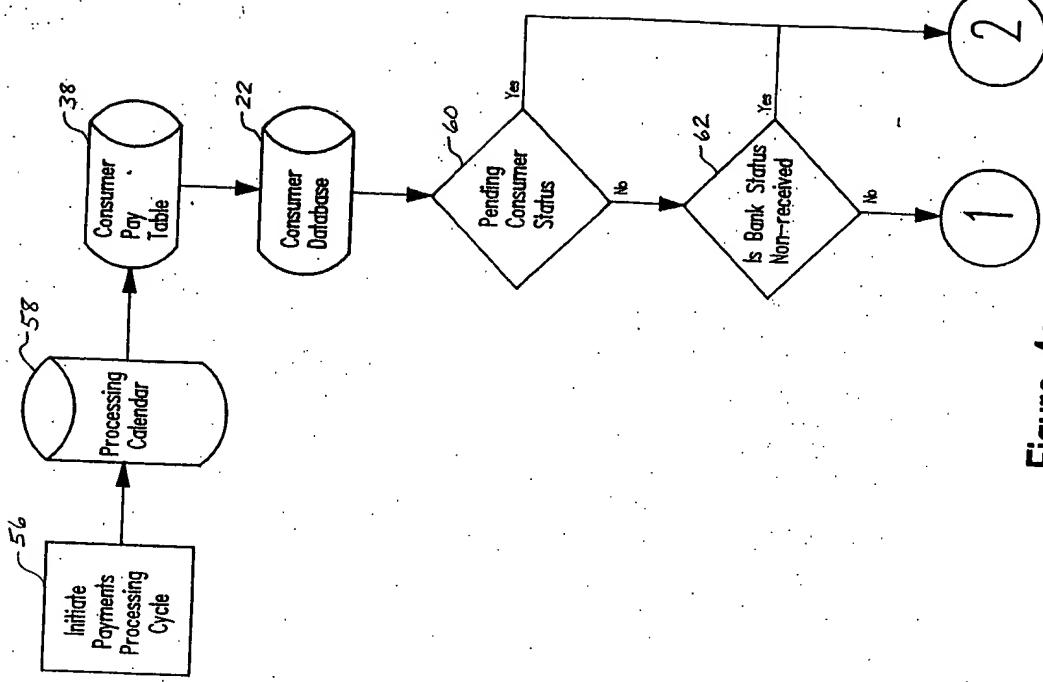
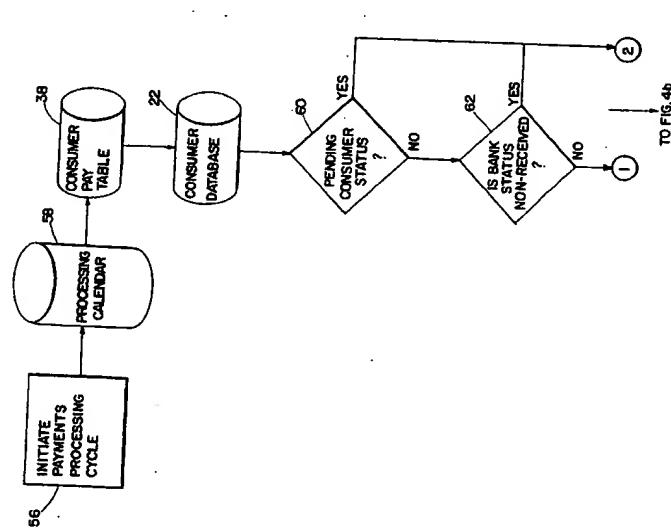


Figure 4a

Fig. 4A



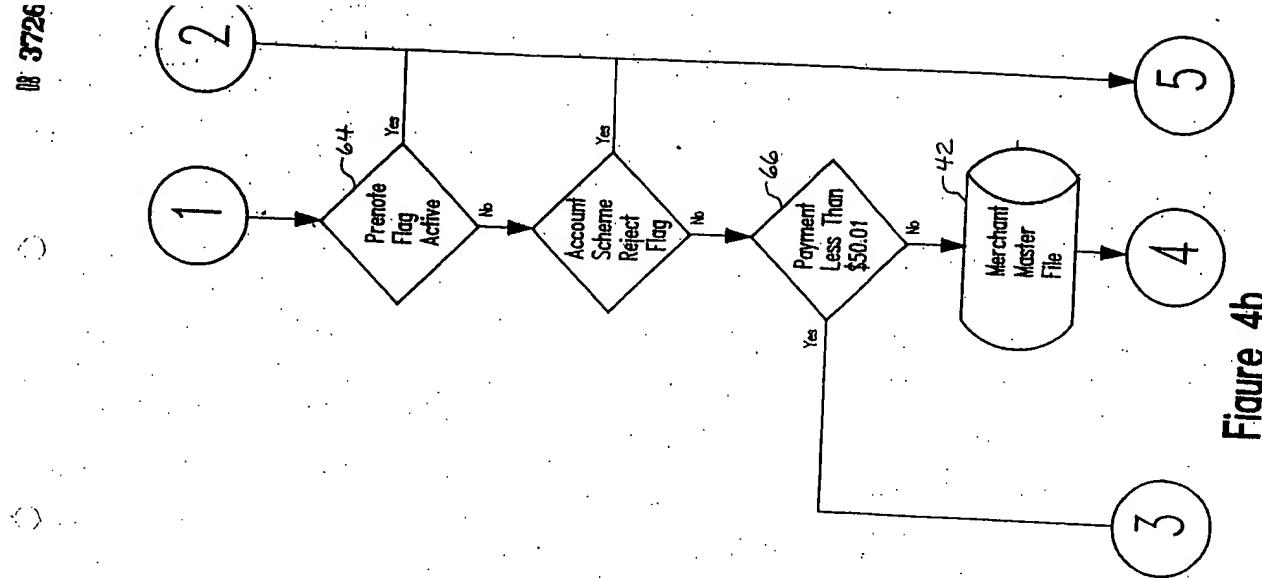


Figure 4b

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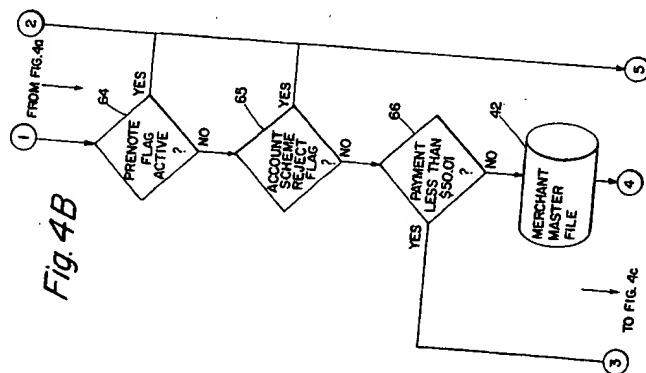


Fig. 4B

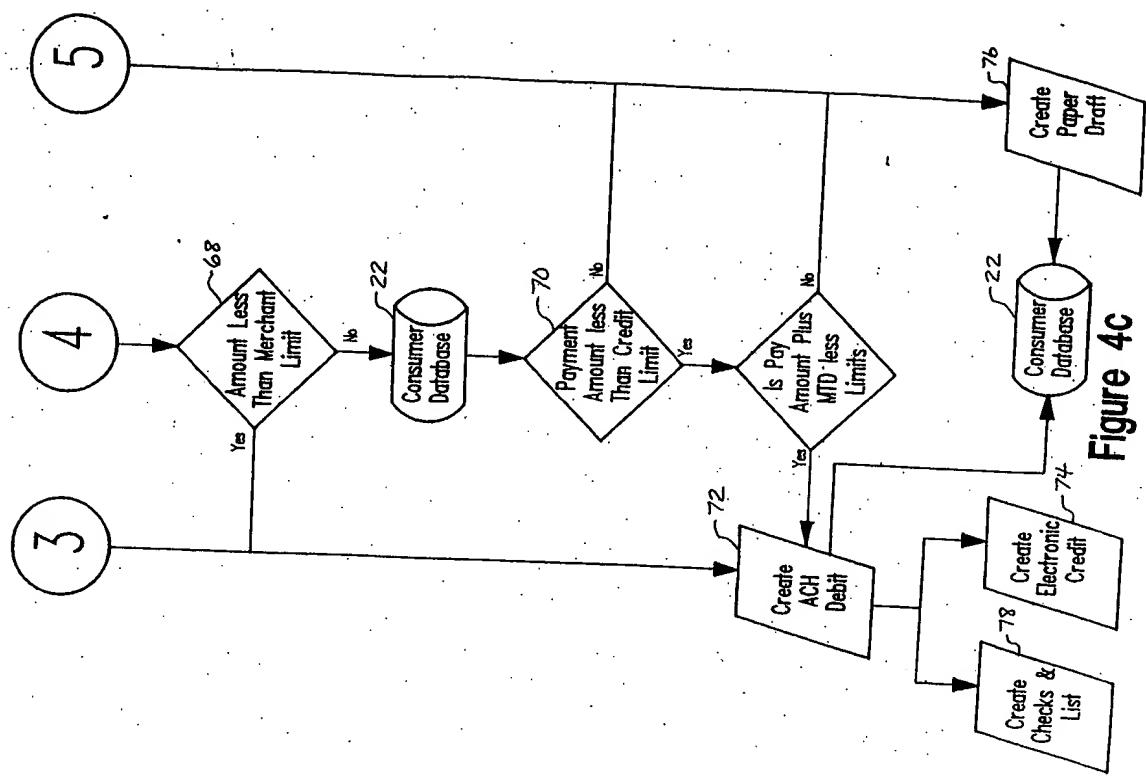


Figure 4C

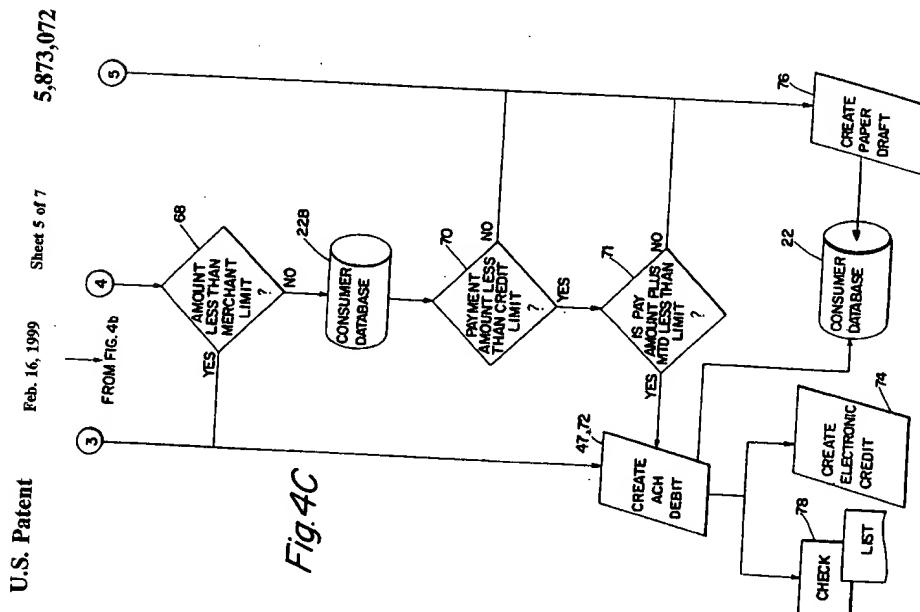


Fig. 4C

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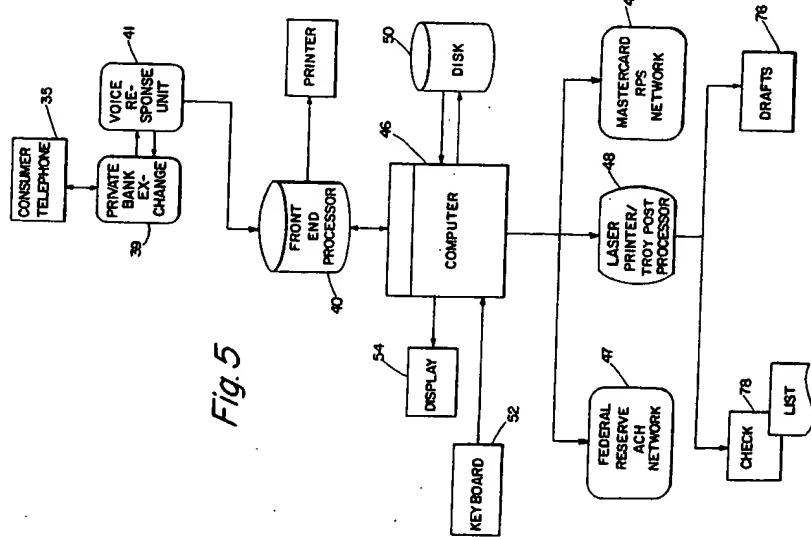


Fig. 5

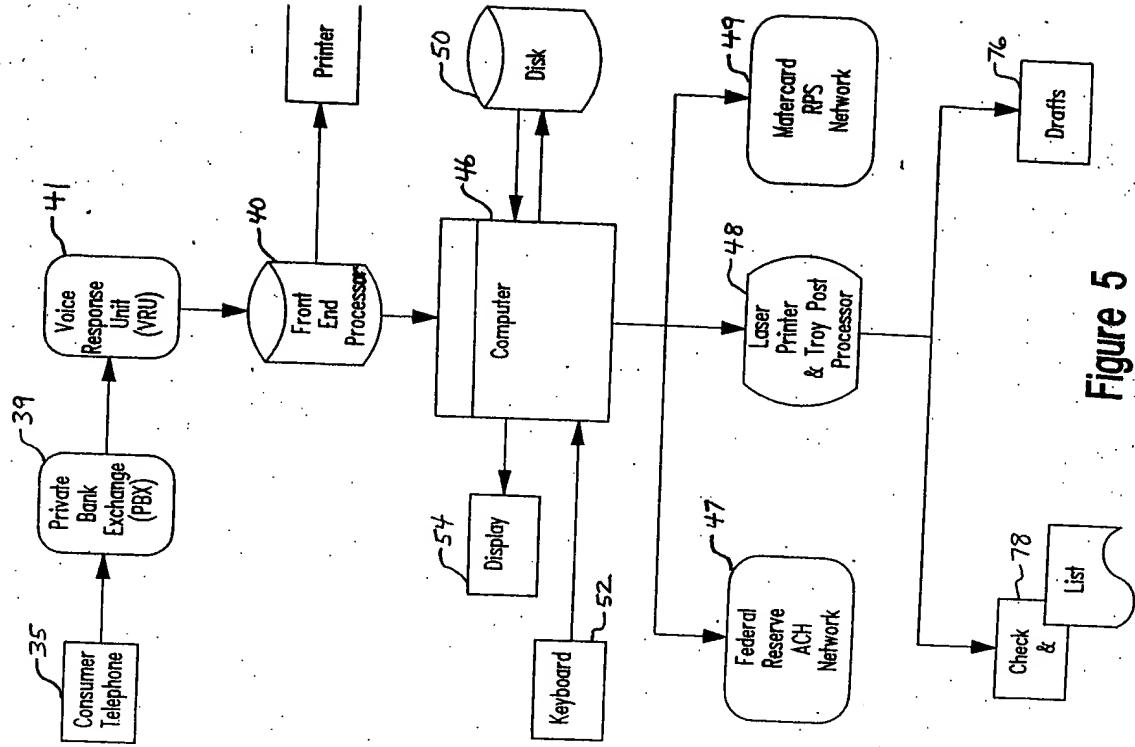


Figure 5

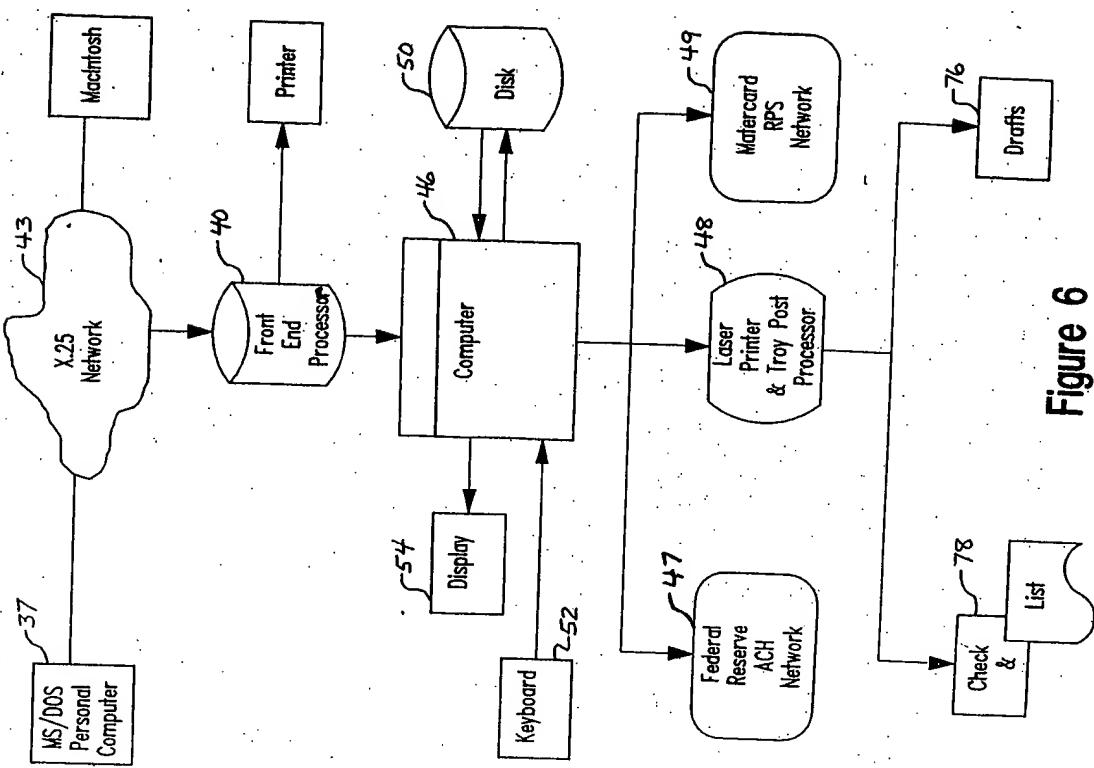
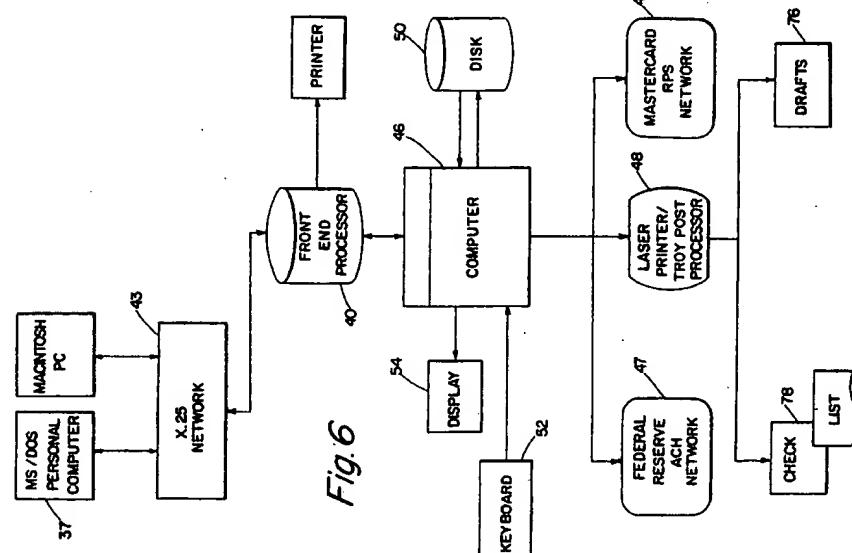


Figure 6